

Appl. No. 10/648,744  
Amdt. Dated Oct. 9, 2007  
Reply to Office Action Mailed July 9, 2007

### **REMARKS**

#### ***Claim Rejections - 35 U.S.C. 103***

Claims 1-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Land et al. (U.S. Pat. No. 6,807,533, hereinafter "Land") in view of Brown et al. (U.S. Pat. No. 6,532,450, hereinafter "Brown").

In response, applicant has amended claims 1, 6 and 10 by adding more limitations thereinto. Support for the amendments can be found in the originally filed specification and/or drawings of the present application. Thus, no new matter is added. The amendments have been made at least for the purpose of overcoming the rejection under 35 U.S.C. 103(a). Applicant submits that claims 1-10 are patentable under 35 U.S.C. 103(a) over Land in view of Brown, as follows:

Claim 1, as amended, recites in part:

'a database server for *storing accounts receivable data*'.

Land discloses "an account receivable system includes a server system and devices. The server system includes a database server including a data storage device, an application server, a web server, a directory server, a fax server and a mail server. A disk storage unit is coupled to the database server and the director server" (see col. 3, lines 50-55).

However, Land does not teach or suggest what the database server is used for. That is, Land fails to teach or suggest the feature of 'a database server for *storing accounts receivable data*', as set forth in amended claim 1. Additionally, applicant asserts that Brown does not teach or suggest the

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above-highlighted feature either. Furthermore, applicant submits that the combination of references does not teach or suggest the above-highlighted feature either.

Furthermore, amended claim 1 also recites in part:

'an application server electronically connected with the database server for *accessing and processing data stored in the database server*, the application server comprising an accounts receivable managing module for managing and updating the accounts receivable data stored in the database server, an account age analyzing module for analyzing ages of the accounts receivable to *obtain overdue accounts receivable data and corresponding bad account provision rates for respective accounts receivable*, a bad account provision calculating module for calculating bad account provisions of the accounts receivable *according to the bad account provision rates*'.

Land discloses that the devices of the account receivable system include a system administrator work station, a customer service representative work station, a credit officer's work station, and a general function work station. The general function work station is utilized by someone having an authorized access to maintain an update an ARS (see col. 3, lines 50-62). Land further discloses an application server coupled in a local area network. However, Land does not teach or suggest what the application server is used for. That is, Land fails to teach or suggest the feature of 'an application server electronically connected with the database server for *accessing and processing data stored in the database server*', as set forth in amended claim 1. Additionally, applicant asserts that Brown does not disclose or suggest the above-highlighted feature either. Furthermore, applicant submits that the

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combination of references does not teach or suggest the above-highlighted feature either.

On page 3 of the Office action, it is stated to the effect that Land does not explicitly teach an account age analyzing module and a bad account provision calculating module, while Brown suggests the account age analyzing module and the bad account provision calculating module (see Brown col. 5, lines 31-67).

Applicant respectfully traverses and submits that Brown does not teach or suggest the account age analyzing module and the bad account provision calculating module, nor anything functionally equivalent.

Brown discloses that the receivables type information is accessed to determine whether the debt satisfies age, amount, notice, etc., criteria. Before referring a debt for offset, it typically must meet minimum and maximum age criteria. The criteria may vary depending upon the type of receivable (see col. 6 lines 53-57). That is, Brown merely discloses that the debt for offset must meet the age criteria. However, there is no teaching or suggestion by Brown in relation to the obtaining of **“overdue accounts receivable data”** and **“bad account provision rates”**, as recited in claim 1. Accordingly, Brown fails to teach or suggest the feature of ‘an account age analyzing module for analyzing ages of the accounts receivable to *obtain overdue accounts receivable data and corresponding bad account provision rates for respective accounts receivable*’, as recited in claim 1 of the present application.

Furthermore, Brown discloses a receivables system that needs to select which debts to send to the offset system for offset when possible. When an

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outstanding bill is encountered during financial system processing, the system accesses the receivables system database for the receivables information and determines whether the bill is suitable for offset. Various criteria may be used to determine if a specific receivable is subject to offset (see col. 6 lines 31-41). Brown merely discloses that the receivables system can determine whether the bills are suitable for offset. However, Brown fails to teach or suggest the feature of 'a bad account provision calculating module for *calculating bad account provisions of the accounts receivable according to the bad account provision rates*', as recited in claim 1 of the present application.

Accordingly, applicant respectfully submits that Brown fails to disclose, teach or suggest the account age analyzing module or the bad account provision calculating module of amended claim 1 of the present application. Any combination of Land and Brown similarly fails to disclose, teach or suggest the account age analyzing module or the bad account provision calculating module.

For at least the above reasons, the teachings of Brown when combined with those of Land would not have motivated a person with ordinary skill in the art to provide the system of amended claim 1 including the above-described features. Applicant submits that Land and Brown, whether taken alone or in combination, do not teach or suggest the present invention having the above-described features as set forth in amended claim 1. That is, amended claim 1 is unobvious and patentable under 35 U.S.C. 103(a) over Land in view of Brown. Reconsideration and removal of the rejection and allowance of amended claim 1 are requested.

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Dependent claims 2-5 include all the subject matter of amended independent claim 1, and incorporate additional subject matter thereinto respectively. Therefore, claims 2-5 should also be allowable.

Amended claim 6 is a method claim corresponding to the system for managing bad accounts of accounts receivable of amended claim 1. For at least reasons similar to those asserted above in relation to amended claim 1, applicant asserts that Land and Brown, whether taken alone or in combination, do not teach or otherwise suggest the present invention having the above-described features as currently set forth in amended claim 6. Reconsideration and removal of the rejection and allowance of amended claim 6 are requested.

Dependent claims 7-9 include all the subject matter of amended independent claim 6, and incorporate additional subject matter thereinto respectively. Therefore, claims 7-9 should also be allowable.

Claim 10, as amended, recites in part:

**'a database server *for storing accounts receivable data*;**  
means for categorizing said data to be of different types;  
means for determining account ages of accounts receivable according to said different types ***for obtaining overdue accounts receivable data and corresponding bad account provision rates for respective accounts receivable***'.

For at least reasons similar to those asserted above in relation to amended claims 1 and 6, applicant asserts that Land and Brown, whether taken alone or in combination, do not teach or otherwise suggest the present invention having the above-described features as currently set forth in amended claim 10.

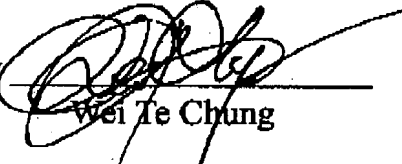
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Accordingly, applicant submits that amended claim 10 is unobvious and patentable over Land in view of Brown under 35 U.S.C. 103(a). Reconsideration and removal of the rejection and allowance of amended claim 10 are requested.

In view of the above claim amendments and remarks, the subject application is believed to be in a condition for allowance, and an action to such effect is earnestly solicited.

Respectfully submitted,  
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